

**ENTERED**

July 14, 2025

Nathan Ochsner, Clerk

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: MARY BETH AVERA,	§	
	§	CASE NO. 24-33525
	§	
Debtor	§	CHAPTER 7
<hr/> MARY BETH AVERA,	§	
	§	<hr/>
Plaintiff,	§	
	§	ADV. PRO: 24-3268
v.	§	
	§	
UNITED STATES DEPARTMENT OF	§	
EDUCATION,	§	
	§	
Defendant.	§	

**ORDER**  
**(ECF No. 11)**

Having considered the Stipulation and Joint Motion for Order Determining Dischargeability filed by Plaintiff and the United States, on behalf of the United States Department of Education, the Court is of the opinion that the Motion should be granted:

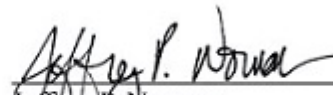
IT IS ORDERED that Plaintiff's student loan debts to the Department of Education are not excepted from discharge under 11 U.S.C § 523(a)(8) because payment of the loans would impose an undue hardship on the debtor and the debtor's dependents.

IT IS ORDERED that Plaintiff's student loan debts to the Department of Education are discharged under 11 U.S.C. § 1328.

IT IS ORDERED that the Department of Education is dismissed from this action.

IT IS ORDERED that the adversary case is closed.

Signed: July 14, 2025

  
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Jeffrey P. Norman  
United States Bankruptcy Judge